

STERLING INVESTORS LIFE INSURANCE COMPANY

Convalescent Care Policy
Annual Premium Rates per \$10 Daily Benefit
(Individual Premium Rates)

Standard Rates

Issue Age	180 Day Benefit Period Option		360 Day Benefit Period Option		Inflation Rider Factor*
	Base Policy	HHC Rider	Base Policy	HHC Rider	
50-54	9.00	4.50	18.00	9.00	2.32
55-59	11.00	5.50	22.00	11.00	2.20
60	13.00	6.50	26.00	13.00	2.06
61	14.00	7.00	28.00	14.00	2.02
62	16.00	8.00	32.00	16.00	2.00
63	18.00	9.00	36.00	18.00	1.96
64	20.00	10.00	40.00	20.00	1.94
65	22.00	11.00	44.00	22.00	1.90
66	23.00	11.50	46.00	23.00	1.88
67	25.00	12.50	50.00	25.00	1.84
68	27.00	13.50	54.00	27.00	1.82
69	29.00	14.50	58.00	29.00	1.78
70	31.00	15.50	62.00	31.00	1.74
71	34.00	17.00	68.00	34.00	1.68
72	38.00	19.00	76.00	38.00	1.66
73	41.00	20.50	82.00	41.00	1.64
74	47.00	23.50	94.00	47.00	1.60
75	52.00	26.00	104.00	52.00	1.56
76	58.00	29.00	116.00	58.00	1.54
77	63.00	31.50	126.00	63.00	1.50
78	68.00	34.00	136.00	68.00	1.48
79	74.00	37.00	148.00	74.00	1.46
80	79.00	39.50	158.00	79.00	1.44
81	85.00	42.50	170.00	85.00	1.42
82	92.00	46.00	184.00	92.00	1.38
83	99.00	49.50	198.00	99.00	1.36
84	108.00	54.00	216.00	108.00	1.32
85	117.00	58.50	234.00	117.00	1.30

5% Spousal Discount Applies

*The Inflation Rider Factor is Multiplied by Total Premium (including any riders)

Modal Factors: Semi-Annual: 0.500 Quarterly: 0.250 Monthly: 0.0833

STERLING INVESTORS LIFE INSURANCE COMPANY

Convalescent Care Policy
Annual Premium Rates per \$10 Daily Benefit
(Individual Premium Rates)

Non-Tobacco Rates

Issue Age	180 Day Benefit Period Option		360 Day Benefit Period Option		Inflation Rider Factor*
	Base Policy	HHC Rider	Base Policy	HHC Rider	
50-54	8.10	4.05	16.20	8.10	2.32
55-59	9.90	4.95	19.80	9.90	2.20
60	11.70	5.85	23.40	11.70	2.06
61	12.60	6.30	25.20	12.60	2.02
62	14.40	7.20	28.80	14.40	2.00
63	16.20	8.10	32.40	16.20	1.96
64	18.00	9.00	36.00	18.00	1.94
65	19.80	9.90	39.60	19.80	1.90
66	20.70	10.35	41.40	20.70	1.88
67	22.50	11.25	45.00	22.50	1.84
68	24.30	12.15	48.60	24.30	1.82
69	26.10	13.05	52.20	26.10	1.78
70	27.90	13.95	55.80	27.90	1.74
71	30.60	15.30	61.20	30.60	1.68
72	34.20	17.10	68.40	34.20	1.66
73	36.90	18.45	73.80	36.90	1.64
74	42.30	21.15	84.60	42.30	1.60
75	46.80	23.40	93.60	46.80	1.56
76	52.20	26.10	104.40	52.20	1.54
77	56.70	28.35	113.40	56.70	1.50
78	61.20	30.60	122.40	61.20	1.48
79	66.60	33.30	133.20	66.60	1.46
80	71.10	35.55	142.20	71.10	1.44
81	76.50	38.25	153.00	76.50	1.42
82	82.80	41.40	165.60	82.80	1.38
83	89.10	44.55	178.20	89.10	1.36
84	97.20	48.60	194.40	97.20	1.32
85	105.30	52.65	210.60	105.30	1.30

5% Spousal Discount Applies

*The Inflation Rider Factor is Multiplied by Total Premium (including any riders)

Modal Factors: Semi-Annual: 0.500 Quarterly: 0.250 Monthly: 0.0833